

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of Southern District of Alabama**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/22/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aline T. Middlebrooks  
4828 Sollie Road  
Mobile, AL 36619

Case Number: 09-14409	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7577
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Attorney for Debtor(s) (name and address):  
Brenda D. Hetrick  
4321 Midmost Drive  
Suite A  
Mobile, AL 36609  
Telephone number: 251-341-0405

IT IS ORDERED THAT THE BELOW INDIVIDUAL IS APPOINTED INTERIM TRUSTEE IN THIS CASE AND THAT THE TRUSTEE'S BOND IS FIXED UNDER THE GENERAL BLANKET BOND PREVIOUSLY APPROVED BY THIS COURT.

Bankruptcy Trustee (name and address):  
Lynn Harwell Andrews  
P. O. Box 2094  
Fairhope, AL 36533  
Telephone number: (251) 929-7922

**Meeting of Creditors**

Date: **October 19, 2009**

Time: **02:00 PM**

Location: **Meeting Room, 182 St. Francis Street, 3rd Floor, Mobile, AL 36602**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/18/09**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

201 St Louis Street  
Mobile, AL 36602  
Telephone number: (251) 441-5391

**For the Court:**

U. S. Bankruptcy Judge:  
WILLIAM S. SHULMAN

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 9/23/09

## EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

# CERTIFICATE OF NOTICE

District/off: 1128-1  
Case: 09-14409

User: admin  
Form ID: B9ARefrm

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Sep 23, 2009

The following entities were noticed by first class mail on Sep 25, 2009.

db +Aline T. Middlebrooks, 4828 Sollie Road, Mobile, AL 36619-1450  
aty +Brenda D. Hetrick, 4321 Midmost Drive, Suite A, Mobile, AL 36609-5521  
tr +Lynn Harwell Andrews, P. O. Box 2094, Fairhope, AL 36533-2094  
1999847 +Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054  
1999848 +Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202-5300  
1999851 +NCB Management Service, P O Box 1099, Langhorne, PA 19047-6099  
1999852 Providence Hospital, P O Box 851537, Mobile, AL 36685-1537  
1999854 +RBC, P O Box 1070, Charlotte, NC 28201-1070  
1999853 +RBC, P O Box 1220, Rocky Mount, NC 27802-1220  
1999855 Rbc Bank Usa, Attn: Retail Credit Manager, Rocky Mount, NC 27802  
1999856 Sears Credit Cards, Customer Service, P O Box 6283, Sioux Falls, SD 57117-6283  
1999857 +Sears Credit Cards, Customer Service, P O Box 20363, Kansas City, MO 64195-0363  
1999858 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432  
1999859 +Seton Medical, 6701 Airport Blvd D430, Mobile, AL 36608-6759  
1999860 +Southern Cancer Center, 6701 Airport Blvd D235, Mobile, AL 36608-6701

The following entities were noticed by electronic transmission on Sep 24, 2009.

tr +EDI: QLHANDREWS.COM Sep 23 2009 22:23:00 Lynn Harwell Andrews, P. O. Box 2094,  
Fairhope, AL 36533-2094  
1999846 EDI: BANKAMER.COM Sep 23 2009 22:23:00 Bank Of America, Customer Service, P O Box 15026,  
Wilmington, DE 19850-5026  
1999847 +EDI: BANKAMER2.COM Sep 23 2009 22:23:00 Bk Of Amer, Po Box 17054,  
Wilmington, DE 19850-7054  
1999848 +EDI: USBANKARS.COM Sep 23 2009 22:23:00 Elan Financial Service, 777 E Wisconsin Ave,  
Milwaukee, WI 53202-5300  
1999849 EDI: RMSC.COM Sep 23 2009 22:23:00 GE Money, Customer Service, P O Box 981127,  
El Paso, TX 79998-1127  
1999850 +EDI: RMSC.COM Sep 23 2009 22:23:00 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400  
1999857 +EDI: SEARS.COM Sep 23 2009 22:23:00 Sears Credit Cards, Customer Service, P O Box 20363,  
Kansas City, MO 64195-0363

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2009

Signature:

